STANDING CHAPTER 13 TRUSTEE 125 E. John Carpenter Freeway Suite 1100, 11th Floor Irving, Texas 75062 214-855-9200 214-965-0758 FAX

IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

IN RE \$ CASE NO. 14-35314

ERIC AND LEAH GORMLY \$ CHAPTER 13

DEBTOR(S) \$ BARBARA J. HOUSER

TRUSTEE'S RESPONSE TO DEBTORS' MOTION TO REINSTATE

TO THE HONORABLE BARBARA J. HOUSER, U.S. BANKRUPTCY JUDGE:

Comes now, Thomas D. Powers, Standing Chapter 13 Trustee ("Trustee") and files this Response to Debtors' Motion to Reinstate Bankruptcy Case and would show the Court the following:

- 1. This Court has jurisdiction pursuant to 28 U.S.C. §§157 and 1334.
- 2. On or about November 3, 2014, the Debtors filed a Chapter 13 bankruptcy proceeding.
- 3. The case was dismissed by the Bankruptcy Court for failure to file the necessary paperwork. To date, neither the Schedules, Statement of Financial Affairs, nor a Chapter 13 plan has been filed.
 - 4. To date, Debtors are due for the December payment.
- 5. Debtors are not eligible to be Debtors under Chapter 13 as their debts exceed the debt limits.

WHEREFORE PEMISES CONSIDERED, Trustee prays the Court deny the

motion and for such other and further relief to which he may be entitled.

Respectfully submitted,

/s/Kathleen Munden
Kathleen Munden
Staff Attorney to Chapter 13 Trustee
State Bar No. 00795547

Certificate of Service

I hereby certify that a copy of the foregoing "Trustee's Response to Debtors' Motion to Reinstate" has been served on the parties listed below:

Debtors' Attorney:

Pro Se

Debtor(s):

Eric and Leah Gormly 7216 Alto Caro Drive Dallas, Texas 75248

Notice(s) of Appearance:

Allen Landerman PC 6211 West Northwest Highway, Ste C253 D Dallas, Texas 75225

County of Dallas Co Linebarger Goggan Blair Et Al 2777 N. Stemmons Frwy, Ste 1000 Dallas, Texas 75207

Richardson ISD Perdue Brandon Fielder Et Al 500 E. Border Street, Ste 640 Arlington, Texas 76010

To all creditors and parties-in-interest on the mailing matrix.

Dated: 12/31/2014 /s/Kathleen Munden

Staff Attorney to Chapter 13 Trustee

ACCESS GROUP INC 10 N HIGH ST STE 400 WEST CHESTER, PA 19380

AES SLMA TRUST PO BOX 61047 HARRISBURG, PA 17105

AMERICAN EDUCATION SERVICES PO BOX 2461 HARRISBURG, PA 17105-2461

AMERICAN INFOSOURCE LP TEXAS HEALTH RESOURCES PO BOX 248838 OKLAHOMA CITY, OK 73124-8838

AMERICAN MEDICAL COLLECTION AGENCY 4 WESTCHESTER PLAZA SUITE 110 ELMSFORD, NY 10523

APS SERVICE 1910 PACIFIC AVE STE 15650 DALLAS, TX 75201

ASSET ACCEPTANCE LLC PO BOX 2036 WARREN, MI 48090

ASSET ACCEPTANCE LLC PO BOX 1630 WARREN, MI 48090

AT & T PO BOX 5093 CAROL STREAM, IL 60197

ATMOS ENERGY PO BOX 790311 ST LOUIS, MO 63179

BALANCED HEALTHCARE RECEIVABLES 164 BURKE STREET STE 201 NASHUA, NH 03060

BANK OF AMERICA PO BOX 982235 EL PASO, TX 79998

CAPITAL MANAGEMENT SERVICES 698 1-2 SOUTH OLDEN STREET BUFFALO, NY 14206

CHASE PO BOX 15298 WILMINGTON, DE 19850

CITY OF DALLAS 1500 MARILLA 3E NORTH DALLAS, TX 75201 CORNERSTONE ANIMAL CLINIC SBB MANAGEMENT 11909 PRESTON RD STE 1456 DALLAS, TX 75230

CREDIT COLLECTION SERVICE PO BOX 9136 NEEDHAM, MA 02494-9133

DALLAS CENTRAL APPRAISAL DIST 2949 N STEMMONS FRWY DALLAS, TX 75247-6195

DEBT MANAGEMENT AND COLLECTIONS SYSTEM US DEPARTMENT OF EDUCATION PO BOX 5609
GREENVILLE, TX 75403

DEUTSCHE BANK ELT 11600 SALLIE MAE AVE RESTON, VA 20193

DISCOVER FINANCIAL SERVICES 2500 LAKE COOK RD RIVERWOODS, IL 60015

DISCOVER STUDENT LOANS
JPMORGAN CHASE LB PROCESSINGDISCOVER SLC LB 28257
4 CHASE METRO TECH CTR 7TH FLOOR EAST
BROOKLYN, NY 11245

DISCOVER STUDENT LOANS PO BOX 30925 SALT LAKE CITY, UT 84130

DOCTORS REPORTING SERVICES OF TEXAS 800 EAST CAMPBELL ROAD SUITE 399 RICHARDSON, TX 75081

EDFINANCIAL 120 N SEVEN OAKS D KNOXVILLE, TN 37922

ENHANCED RECOVERY PO BOX 23870 JACKSONVILLE, FL 32241-3870

ENTERPRISE RECOVERY SYSTEMS IN 2000 YORK ROAD SUITE 114 OAKBROOK, IL 60523

EVERGREEN MEDICAL BILLING 2929 CARLISLE ST DALLAS, TX 75204

FACTACT FREE DISCLOSURE PO BOX 1000 CHESTER, PA 19022 FEDLOAN SERVICING ATTN: BANKRUPTCY DEPT PO BOX 69184 HARRISBURG, PA 17106-9184

FMS INC PO BOX 707600 TULSA, OK 74170

FMS INVESTMENT CORP PO BOX 1423 ELK GROVE VILLAGE, IL 60009

GC SERVICE 6330 GULFTON HOUSTON, TX 77081

GLAUCOMA ASSOCIATES OF TEXAS PO BOX 730475 DALLAS, TX 75373-0475

GOMOW COM 101 SOUTH COIT STE 36 NO 115 RICHARDSON, TX 75080

ICA COLLECTIONS PO BOX 2240 BURLINGTON, NC 27216

INTEL INVESTIGATIONS 1910 PACIFIC AVE STE 15650 DALLAS, TX 75201

INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA, PA 19101-7317

INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA, PA 19101-7346

JPMORGAN CHASE BANK NA PO BOX 659754 SAN ANTONIO, TX 78265

LAB CORP OF AMERICA PO BOX 2230 BURLINGTON, NC 27216

LINZ AND CHANDLER 400 KATY BUILDING 701 COMMERCE ST DALLAS, TX 75202

MCI 500 TECHNOLOGY DR STE 820 WELDON SPRING, MO 63304 MIDLAND CREDIT MANAGEMENT 8875 AERO DRIVE STE 200 SAN DIEGO, CA 92123

MIDLAND CREDIT MANAGEMENT INC ASSET ACCEPTANCE LLC PO BOX 2036 WARREN, MI 48090

MIDLAND FUNDING LLC MIDLAND CREDIT MANAGEMENT INC PO BOX 2011 WARREN, MI 48090

NATIONWIDE CREDIT INC PO BOX 26314 LEHIGH VALLEY, PA 18002-6314

NORTH TEXAS TOLLWAY AUTHORITY PO BOX 260928 PLANO, TX 75026

NORTHLAND GROUP PO BOX 390846 MINNEAPOLIS, MN 55439

ON TIME COURIERS AND PROCESS 1700 PACIFIC AVE STE 1040 DALLAS, TX 75201

PENNSYLVANIA HIGHER EDUCATION PO BOX 61017 HARRISBURG, PA 17106

PHEAA PO BOX 1463 HARRISBURG, PA 17105

PHEAA PO BOX 8147 HARRISBURG, PA 17105

PROCOLLECT INC PO BOX 550369 DALLAS, TX 75355

RETRIEVAL MASTERS CREDITORS BUREAU INC 4 WESTCHESTER PLAZA SUITE 110 ELMSFORD, NY 10523

RICHARD WELLS 6211 W NORTHWEST HIGHWAY STE 251 DALLAS, TX 75225

RICHARDSON ISD 970 SECURITY ROW RICHARDSON, TX 75081

SETERUS PO BOX 2008 GRAND RAPIDS, MI 49501-2008 SHACKELFORD MELTON AND MCKINLE 3333 LEE PARKWAY 10TH FLOOR DALLAS, TX 75219

SLC STUDENT LOAN TRUST PO BOX 15316 WILMINGTON, DE 19850

SOUTHWEST CREDIT SYSTEMS 4120 INTERNATIONAL PKWY NO 1100 CARROLLTON, TX 75007

SPRINT PO BOX 54977 LOS ANGELES, CA 90054-0977

STATE FARM LLOYDS PO BOX 799100 DALLAS, TX 75379-9100

TEXAS GUARANTEED STUDENT LOAN PO BOX 83100 ROUND ROCK, TX 78683-3100

TEXAS HEALTH PRESBYTERIAN PO BOX 910115 DALLAS, TX 75391

TEXAS MEDICAL RESOURCES PO BOX 8549 FT WORTH, TX 76124

TEXAS RETINA ASSOCIATES PO BOX 650037 DALLAS, TX 75265-0037

TGSLC PO BOX 659602 SAN ANTONIO, TX 78265

TGSLC PO BOX 83100 ROUND ROCK, TX 78683

THOMSON REUTERS SHARED SRVCS ATTN: PAYROLL GARNISHMENTS 610 OPPERMAN DR EAGAN, MN 55123

TIME WARNER CABLE 3301 W ROYAL LN IRVING, TX 75063-6014

TXU ENERGY PO BOX 650700 DALLAS, TX 75265-0700

U S DEPARTMENT OF EDUCATION 830 FIRST STREET NE UNION CENTER PLAZA WASHINGTON, DC 20202

UNITED MECHANICAL 11540 PLANO RD P O BOX 551206 DALLAS, TX 75355-1206

VAN RU CREDIT CORP PO BOX 1027 SKOKIE, IL 60076-1027

WEST ASSET MANAGEMENT PO BOX 105668 ATLANTA, GA 30348-5761

WILLIAMS & FUDGE INC 300 CHATHAM AVE PO BOX 11590 ROCK HILL, SC 29731-1590

WINDHAM PROFESSIONALS PO BOX 1048 SALEM, NH 03079